APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/994,725	11/28/2001	Robert J. Rosko	47004.000111	1542

21967	7590	07/03/2006

HUNTON & WILLIAMS LLP
INTELLECTUAL PROPERTY DEPARTMENT
1900 K STREET, N.W.
SUITE 1200
WASHINGTON, DC 20006-1109

EXAMINER
OYEBISI, OJO O

ART UNIT	PAPER NUMBER
3628	

DATE MAILED: 07/03/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)
Office Action Summary	09/994,725	ROSKO ET AL.
	Examiner	Art Unit	
	OJO O. OYEBISI	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *13 May 2005*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-26* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-26* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on *28 November 2001* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
    Paper No(s)/Mail Date <u>06/03/04, 02/12/03, 02/11/03</u>.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5)☐ Notice of Informal Patent Application (PTO-152)

6)☐ Other: _____ .

DETAILED ACTION

Claim Rejections - 35 USC § 102

1.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2.   Claims 1-20 are rejected under 35 U.S.C. 102(e) as being anticipated by Ellmore

(US PAT: 7,058,817).

Re claim 1. Ell discloses a banking system for offering a plurality of financial services to

customers via a login (i.e., initial sign on, see abstract), comprising: a host server; an

interface to at least one remote server; a universal session manager; and a validation

module operatively linked through an electronic network (see fig.1); said universal

session manager and validation module enabling customers of the banking system to

access the host server and the at least one remote server via a single login to either the

host server or the at least one remote server (i.e., the online ownership verification uses

only a single account of the customer and the ownership verification criteria associated

with the account, see also col.2 lines 5-10 see abstract).

Re claims 2-4. Ell further discloses the banking system, wherein said host server

provides a consolidated homepage that gives a customer a read-only summary of

information on all active accounts of the customer with the banking system, and links to

said active accounts (i.e., online account summary see fig.2, also see fig.3 elements

300, 305).

Re claim 5. Ell further discloses the banking system, wherein said validation module

further includes a database storing information required for registering a customer in

the remote service provider (i.e., the application server 130 is where the applications

employed by the web servers 120 reside. Coupled to the application server 130 is a

database 135. Aside from other data, the customer profiles containing the user IDs,

passwords and relationship and profile data is stored, see col.5 lines 45-60).

Re claim 6. Ell further discloses the banking system, further comprising a trusted

service module that serves as an intermediary between the host server and a trusted

service provider(i.e., soft firewall, see fig.1 element 120)

Re claim 7. Ell further discloses the banking system, wherein said trusted service

provider comprises a remote server with special access requirements (i.e., application

server, see col.5 lines 43-65)

Re claim 8. Ell further discloses the banking system, where the remote service

provider further comprises a registration module and a login module (see col.7 lines

37-65).

Re claim 9. Ell further discloses the banking system, wherein the login module

receives the data for gaining access to the services provided by the remote service

provider (see fig.3).

Re claims 10-11. Ell further discloses the banking system, wherein the registration

module receives the data for registering a customer in the remote service provider (i.e.,

if the user is also a customer of the financial institution, he/she can register for access

to his account, see col.7 lines 38-55).

Re claim 12. Ell further discloses a method for accessing a plurality of financial

services offered by a banking system comprising a host server and a plurality of

remote servers operatively linked across an electronic network (see fig.1, also see

abstract), the method comprising: receiving login information for accessing the host

server from a customer; retrieving data for accessing at least one remote server based

at least in part on the received login information; transmitting said data to the at least

one remote server; and transparently connecting the customer to the remote server.

(see fig.2-fig.4, also see the abstract and the summary of the invention).

Re claim 13. Ell further discloses the method, further comprising the host server

providing a consolidated homepage providing an overview of all the available services

that can be accessed a single login on to the banking system (i.e., the system and

method of the present invention integrate the Internet front-end log on processes of all

of the various systems of the institution. In this manner, the present invention provides

a singular way for a customer to identify that they are a customer of the institution,

regardless of the application or services that the customer ends up using on the

Internet website of the institution. In a preferred embodiment, the single sign on

processes are used for customers of a financial institution to view and conduct

transactions with respect to their accounts with the institution. These accounts include

but are not limited to checking and savings accounts, mortgages, credit card accounts,

investment accounts, online trading, auto loans and leases, home equity loans,

personal loans, trust accounts, 401k accounts and insurance accounts, see col.2 lines

11-26).

Re claim 14. EII further discloses the method, wherein said consolidated homepage

provides a customer products and with a read-only summary of information on all

active accounts of the customer with the banking system (see fig.2 element 240).

Re claim 15. EII further discloses the method wherein said consolidated homepage

provides a customer with information on value-add features (i.e., in addition to signing

up existing customers, the present invention permits the creation of non-authenticated

IDs for potential customers to use (or for customers to use for non-account access).

For example, a non-customer can be provided access to online account opening

services, pre-populating application data with their account information saving account

application data, viewing status of new account application, and saving calculator and

financial planning data, see col.2 lines 36-45).

Re claim 16. EII further discloses the method, wherein said consolidated homepage is

customizable by the customer to show only active accounts, information and views the

customer wishes to have displayed upon successful login (i.e., a customer may have

several accounts with the institution, but may choose to view only one or two online

(although the customer may choose to view all the accounts). From the selected

accounts, the system of the present invention creates a verification hierarchy with

respect to the accounts. The hierarchy places the selected accounts in the order of

difficulty of the verification, see col.2 lines 45-60).

Re claim 17. Ell further discloses the method, wherein said consolidated homepage

provides automated clearinghouse access (i.e., if the user is also a customer of the

financial institution, he/she can register for access to his account, see col.7 lines 38-

55).

Re claim 18. Ell further discloses the method, further comprising: a customer

accessing a credit card service or a bill payment service . In a preferred embodiment,

the single sign on processes are used for customers of a financial institution to view

and conduct transactions with respect to their accounts with the institution. These

accounts include but are not limited to checking and savings accounts, mortgages,

credit card accounts, investment accounts, online trading, auto loans and leases, home

equity loans, personal loans, trust accounts, 401k accounts and insurance accounts,

see col.2 lines 11-26).

Re claim 19. Ell further discloses the method, further comprising the steps of:

authenticating the identity of a customer; and transparently login the customer to all the

services for which the customer has signed up (see fig.4).

Re claim 20. Ell further discloses the method, wherein said consolidated homepage

includes: a tab for accessing all active accounts; a tab for accessing banking products

and services a customer may be entitled to have but does not currently have; and a

planning tab for providing financial planning assistance (i.e., in addition to signing up

existing customers, the present invention permits the creation of non-authenticated IDs

for potential customers to use (or for customers to use for non-account access). For

example, a non-customer can be provided access to online account opening services,

pre-populating application data with their account information saving account

application data, viewing status of new account application, and saving calculator and

financial planning data, see col.2 lines 36-45).

Claim Rejections - 35 USC § 103

3.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

4.   Claims 21-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ell

in View of Teper et al (Teper hereinafter, US PAT:5,815,665).

Re claims 21-23. Ell does not explicitly disclose the method , further comprising:

determining customer data, and customer preferences; and dynamically generating a

customized homepage based on said customer data and customer preferences.

However, Teper makes this disclosure (i.e., The Online Brokering Service also

preferably stores, and dynamically provides to the SP sites upon user authentication,

user-specific customization data which may be used by the Service Providers to

customize their respective services to individual users. This customization information

may include, for example, (1) user-specified preferences for the display of certain types

of data, (2) the geographic region (e.g., zip code) in which the user resides, or

(3) the configuration of the user's computer. By way of example, the Online

Brokering Service may provide the SP sites with information about the

connection speeds at which the users connect to the Internet, allowing the

Service Provider to appropriately adjust the display resolution and/or the

download speed of their services; or, the Online Brokering Service may provide

the SP sites with zip codes of users, allowing the services to be tailored to

specific geographic regions, see col.3 line 65-col.4 line 53). Thus it would have been

obvious to one of ordinary skill in the art to combine the teachings of Ell and Teper so

that service providers can customize their services to individual users.

Re claim 24. Ell does not explicitly disclose the method, further comprising a customer

accessing a frequently asked questions page with links to information sources.

However, Teper discloses the method, further comprising a customer accessing a

frequently asked questions page with links to information sources (i.e., bulletin board

system, see col.19 lines 40-50). Thus it would have been obvious to one of ordinary skill

in the art to combine the teachings of Ell and Teper to provide users with the needed

information.

Re claims 25-26. Ell does not explicitly disclose the method, further comprising the

steps of: a customer linking to the host server or a remote server from a partnered site.

However, Teper discloses the method, further comprising the steps of: a customer

linking to the host server or a remote server from a partnered site. Thus it would have

been obvious to one of ordinary skill in the art to combine the teachings of Ell and Teper

to allow users to have direct access to their online accounts.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571) 272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, HYUNG S. SOUGH can be reached on (571)272-6799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

***

HYUNG SOUGH
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600